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ABSTRACT

The business and finance managerial home study student guide begins with a brief overview of the conduct of the course, the desired outcomes of camp director education, instructions on phases I and II of home study, a student needs assessment form, a reading checklist, a student vita form, an individualized plan of work, and a list of suggested learning activities. The learning assignments consist of five lessons outlined in terms of desired competency area(s), suggested readings, objectives, discussion, activities, and review. Among the competencies listed are: knowledge of business management systems, including fiscal operations; ability to establish a system for the camp's business operation; knowledge of office management; record keeping and reporting procedures; ability to identify various patterns of ownership and financial arrangements; knowledge of various types of insurance coverage available to camps and ability to identify professional resources; knowledge of the federal, state, and local laws and American Camping Association standards related to camp business management; and ability to analyze implications for the camp business operation when serving the handicapped. A home study learning activity report form and instructor evaluation form are included. An appendix supplies five supplementary readings. (BRR)

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Business and Finance: Managerial

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Student Guide to Home Study:

Business and Finance Managerial

Dr. Karla Henderson

Camp Administration Series

Sue Stein, Editor

Project STRETCH
The American Camping Association
Martinsville, Indiana

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Foreword

The Office of Special Education and Rehabilitative Services has for many years recognized the value of camping as an important aspect in the lives of handicapped youth and adults. Since 1971 when the former Bureau of Education for the Handicapped provided funding to help sponsor the National Conference on Training Needs and Strategies in Camping, Outdoor and Environmental Recreation for the Handicapped at San Jose State University, there has been a nationwide movement toward including handicapped children and adults in organized camping programs.

The material contained in this book and other volumes that make up the Camp Director Training Series are the result of a three-year project funded by the Division of Personnel Preparation. In funding this effort, it is our hope that the results of the project will help make camp directors and other persons more aware of the unique and special needs of disabled children and adults; and to provide information and resources to better insure that those needs are met.

The Office of Special Education and Rehabilitative Services is committed to the goal of equal opportunity and a quality life for every handicapped child in the United States. Opportunity to participate in camping programs on an equal basis with their non-handicapped peers is a right to which all handicapped children are entitled. However, this goal can be achieved only if those responsible for the provision of camping services are likewise committed to this goal.

William Hillman, Jr., **Project Officer, 1979-1981**
Division of Personnel Preparation,
Office of Special Education and Rehabilitative Services
Sept. 1981

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Preface

Emblazoned across the mantle of the fireplace at its National Headquarters are the words "Better Camping For All." Nothing more easily sums up the basic purpose of the American Camping Association (ACA) in its 75 years of existence than do these words. From its very beginning, the Association has been concerned about providing "better" camps. That concern has led to a continuing study and research for the most appropriate standards for health, safety, and better programming in the organized camp.

That concern for standards of performance in the operation of the summer camp led to an awareness of the necessity of an adequate preparation and continuing education of the camp director. Various short courses and training events were developed in local ACA Sections and at ACA national conventions. Many institutions of higher learning developed curriculum related to the administration of the organized camp.

By the late 1960s, the American Camping Association began the development of an organized plan of study for the camp director that would insure a common base of knowledge for its participants. Three types of camp director institutes were developed and experimented with in different parts of the country. In 1970, the Association adopted a formalized camp director institute which led to certification by the Association as a certified camp director. Continuing efforts were made to try to expand and improve upon the program.

After the first decade, it was recognized that the program must be greatly expanded if it were to reach camp directors in all parts of the country. Centralized institutes of a specified nature often prevented wide participation by camp directors. This led the Association to consider the importance of documenting a body of knowledge which needed to be encompassed in the basic education of any camp director and to explore methods by which that information could be best disseminated.

During the years 1976-78, the Bureau of Education for the Handicapped, U.S. Department of Health, Education, and Welfare, funded a three-year project to determine the basic competencies required of a camp director who worked with the physically handicapped. Under the leadership of Dr. Dennis Vinton and Dr. Betsy Farley of the University of Kentucky, research was undertaken that led to the documentation of the basic components of such education. It was determined that 95 percent of the information required in education of a director of a camp for the physically handicapped was generic. Only 4 percent or 5 percent related specifically to the population served.

Meanwhile, the American Camping Association had begun to recognize that the word "all" in its motto is an obligation far beyond its extensive efforts over a number of decades to insure organized camping experiences for children of all racial, ethnic, and socio-economic backgrounds. Camps began to expand their services to a variety of special populations to encompass all age ranges and persons with a variety of physical and mental disabilities. The message soon reached the Association that any camp director education program must help all camp directors to understand and explore the needs of the new population the camps were serving. Chief among those new populations were the campers with physical and mental disablements.

In 1978, the Association approached the Office of Special Education, U.S. Department of Education, and requested funding for a project to expand its education program based on the materials developed by Project REACH, a research project funded by the Department of Education at the University of Kentucky; the intent was to include training for directors working with the handicapped and develop a plan for wider dissemination of camp director education opportunities.

A subsequent grant from the department resulted in Project STRETCH and three years of monitoring camp director education programs, revising and expanding the basic curriculum for such programs, and developing new materials for use in expanded programs.

As we near the end of Project STRETCH, the American Camping Association is pleased to find that the project has helped to greatly heighten the level of awareness of the handicapped and their needs in the camp director community.

This volume is one of several volumes that will insure "Better Camping for All" in the decades ahead.

Armand Ball,
Executive Vice President
American Camping Association

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Acknowledgements

The camp administration series is a result of three years of work by hundreds of individuals in the field of organized camping and therapeutic recreation. A big thank you is extended to all who made this project a reality. While it is impossible to mention all contributors, we extend a special thank you to those individuals who assisted the project for all three years. With their input, the road to this project's completion was much easier to travel.

Project Officer, 1981-1982

Martha B. Bokee, Division of Personnel Preparation,
Office of Special Education and Rehabilitative Services

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A Brief Overview

As you prepare to embark on an ACA Home Study Course, it is important to remember that as in other ACA educational opportunities (institutes, seminars, managerials, etc.), there is a core curriculum upon which the course is based. The core curriculum has been approved by the curriculum committee of the American Camping Association.

Through home study, you will have the opportunity for a one-on-one relationship between you and your instructor. The instructor will be able to give you his/her undivided attention to facilitate your understanding and mastery of the study material. You will also be able to work on your own time schedule at your own pace.

A unique feature of ACA Home Study is our individualized approach. Recognizing the special needs of adult learners and differences between individuals and their preferences for certain types of activities, ACA Home Study Courses have incorporated an approach to allow each learner some independence in designing his/her own plan of study with the instructor.

Instructors. Instructors for ACA Home Study Courses are selected and assigned by the National Office on the basis of their experience as camp directors or educators in the area of camp administration and their ability to effectively facilitate the study of other adults seeking to increase their knowledge in the field of organized camping. Most instructors are happy to confer by phone should you run into a problem. Your instructor's phone number is listed in your letter of acceptance.

Course Organization. Each course consists of four phases. Phase 1: Begins with a needs assessment to determine where your strengths and weaknesses lie in terms of the areas to be covered, resources you have available, and questions or burning issues you wish to have answered in addition to the curriculum. You are also asked to complete a vita detailing your experience and previous education.

Phase II: Consists of the development of a plan of study to be followed by you and completed within twelve (12) months of its approval by your instructor. If necessary, an extension may be approved by your instructor for an additional six (6) months. The plan of work is developed by cooperation between you and your instructor and it is based on a set of recommended learning assignments provided (lessons). Note: All materials from the student required for Phase I and II should be sent to your instructor within one week of the notification of your instructor's name and address.

Phase III: Involves the actual study. The instructor assigned is available to you any time you need him/her by letter or phone to answer any problem areas or to comment on your work after you have completed an assignment. You may send in your assignments one at a time, or all at once. A brief discussion on each area of the course is also provided in Phase III.

Phase IV: Concludes the course with an evaluation of your work by the instructor, of the instructor and course by the student.

Texts: There is more than one text used for each course. Because of the lack of a comprehensive text in the field of camping for most areas, readings are required from a variety of sources. Agreement on readings which are required for the course is one of the tasks of the plan of work which is developed in Phases I and II.

Begin Course: As soon as you receive your materials for the course, begin work. Leaf through the study guide to get a feel for the course. Complete Phase I and II within a week of receiving the study guide and mail all requested materials (needs assessment, vita, reading list, and plan of work) to your assigned instructor.

Your instructor will review your materials and approve or add areas to your plan of work. This should be returned to you by your instructor within one to two weeks. You will then have a maximum of twelve (12) months to complete your plan of study (if needed, you may request a six (6) months extension from your instructor). As soon as you receive your approved plan of work, begin study. You may find it easier to put yourself on a time schedule to complete one area of the course per week and return it to your instructor for his/her comments, or you may find it simpler to send in all assignments in Phase III at once.

Circuit time (time between your mailings until your instructor returns a mailing to you) takes about two (2) weeks.

Evaluation: Once you have completed all assignments satisfactorily, complete the evaluation form and send it directly to the National ACA Office. A course certificate of completion will then be sent to you.

Cancellation and Settlement Policy for ACA Home Study Courses

We are confident you will be satisfied with your program of study through the American Camping Association. Should you decide to cancel, we provide you with this liberal cancellation policy.

A student may terminate an enrollment at any time by notifying the ACA National Office.

1. A student requesting cancellation within 7 days after the date on which the enrollment application is signed shall be given a refund of all monies paid to the American Camping Association (ACA).

2. When cancelling after this 7-day period, and until your instructor receives the first completed assignment (Needs Assessment), an administrative fee of 20% or $25 (the least amount) of the tuition shall be retained by the ACA.

3. After your instructor receives the first completed assignment (Needs Assessment), and prior to completion of a Plan of Study, upon cancellation of an enrollment the ACA will retain an administrative fee of 30% of the tuition.

4. After the student has completed the Plan of Study, the student shall be liable for the full tuition and there will be no refund.

The Desired Outcomes of Camp Director Education

A CAMP DIRECTOR SHOULD BE ABLE TO:

I. Demonstrate an understanding of the life span characteristics and needs of the constitutencies which he/she serves and directs including the effects of biological, psychological, and socio-cultural systems on the growth and behavior of these persons.

II. To determine which persons he/she could serve and identify the implications for his/her camp.

III. Assess his/her strengths and weaknesses in relation to his/her own philosophy and the philosophy of other persons in the camping profession, community, and camp, his/her relations with others, and his/her professional competencies.

IV. State. interpret and defend his/her camp philosophy, goals and objectives and how they relate to the constitutencies which he/she serves and the society in which he/she lives.

V. Design a camp program to achieve the goals and objectives of his/her camp in terms of camper development.

VI. To develop and justify the organizational design most conducive to the achievement of his/her camp's philosophy and objectives.

VII. Develop a comprehensive staffing plan in a manner which implements his/her camp's goals and aids his/her staff's personal and professional growth.

VIII. Know the values of organized camping and be able to interprete them to prospective parents and campers, staff, and the non-camp community utilizing varied resources and methods.

IX. Design a continuous and comprehensive evaluation program for his/her camps.

X. Analyze and develop a comprehensive camp health and safety system which is consistent/supportive of the camp philosophy, goals and objectives.

XI. Analyze and develop a camp's food service system which is consistent and supportive of the camp philosophy, goals and objectives.

XII. Analyze and develop business and financial systems consistent and supportive of the camp philosophy, goals and objectives.

XIII. Analyze and develop a comprehensive plan for site(s) and facilities management consistent and supportive of the camp philosophy, goals, and objectives.

ACA Home Study: Student Instructions

Phase I: Needs Assessment, Reading List, and Vita

Attached are the forms you need to complete for Phase I. These include:

1. A Needs Assessment Form: Each curriculum area of this course is listed on the form with a 1 to 10 scale underneath the statement.

   Please rate yourself as follows:

   1 to 2 - I have insufficient knowledge in this area

   3 to 4 - I have knowledge to identify some resources

   5 to 6 - I have performed some work in this area with assistance

   7 to 8 - I have performed independent work or instructed others in this area

   9 to 10- By virtue of training and experience in this area, I could be called upon to apply my expertise to instruct or consult any camp or constituency

   Space is also provided for you to comment as to why you rated yourself in such a manner on each topic.

2. Reading Checklist - To enable your instructor to make reading assignments, a recommended reading list is attached. Please mark with a check (✓) those materials you own or could get access to.

3. Vita: To give your instructor a better understanding of your background, you are also asked to complete the vita attached.

Phase I and II:

Phase I and II items should be mailed to the course instructor (listed in your course acceptance letter) within one week of the date you received it.

NEEDS ASSESSMENT FORM

Name_____

Camp Name_____

No. years camp experience_____

To be completed prior to training by participant and returned to Instructor

Below is a listing of the competencies identified for the managerial you will be taking in Business Management. For each competency, please indicate how you would rate yourself in relation to a) your present ability at performing the task; and, b) the amount of training you feel you need in this area. Use a scale of 1 = low to 10 = high, putting an "X" through the number that best describes your response in each category. Please add any additional comments you feel necessary to clarify why you rated your ability as you did.

I. COMPETENCY	Your Present Ability (low 1 2 3 4 5 6 7 8 9 10 high)	Amount of Training I Need (low 1 2 3 4 5 6 7 8 9 10 high)	Comments
1. Knowledge of and ability to identify (1) resources for securing appropriate federal, state and local laws and of (2) ACA Standards relating to camp business management.	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10	
2. Knowledge of business management systems, including fiscal operations.	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10	
3. Knowledge of office management, record keeping and reporting procedures.	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10	
4. Ability to identify various patterns of ownership and financial arrangements.	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10	
5. Knowledge of various types of insurance coverage available to camps and ability to identify professional resources.	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10	
6. Ability to establish a system for the camp's business operation.	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10	
7. Ability to analyze implications for the camp business operation when serving the handicapped.	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10	

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II. The goal of this managerial is "to help the participant gain an understanding of how to establish and supervise the camp's business management program." Please describe what you would like to learn in this area (special concerns or problems).

READING CHECKLIST

Please check (✓) those publications you own or can get access to.

AVAILABLE THROUGH ACA PUBLICATIONS

CM 07 Wilkinson, Robert E. 1981 Camps, Their Planning and Management. St. Louis. The C.V. Mosby Company. -Chapter: 9.

CM 01 Rodney, Lynn S., and Ford, Phyllis M. 1971. Camp Administration. New York. John Wiley and Son. Chapter: 12, and 13.

CM 36 Armand B. and Beverly H. Ball. 1979. Basic Camp Management. Martinsville, IN. ACA. Chapter: 8, 13, and 15

CM 39 Robb, Gary. 1979. The Camp Secretary. Lexington, KY. Project REACH.

CS 01 Camp Standards With Interpretations for the Accreditation of Organized Camps. 1978. Martinsville, IN. ACA.

MT 01 Herron, Douglas B. 1977. Marketing Management for Social Service Agencies. Association of Professional YMCA Directors.

Tips: American Camping Association, Martinsville, IN.
CM 22 Tip #3: Model for An Affirmative Action Policy.
CM 23 Tip #4: Check List of Items To Be Included in A Camp Lease Agreement.
CM 24 Tip #5: FICA/FUTA Tax on Meals and Room
CM 27 Tip #7: Guidelines for Application of Federal Minimum Wage.
CM 30 Tip #8 Equal Opportunity Regulations

OTHER RESOURCES:

"ARMA." Association of Records Managers and Administrators, Inc. 4200 Somerset Dr., Suite 215, Prairie Village, KA 66209

Edginton, Christopher R. and John G. Williams. Productive Management of Leisure Service Organizations. New York: John Wiley and Sons.

"IRM." Information and Records Management, Inc. 250 Fulton Ave., Hempstead, N.Y. 11550

"Modern Office Procedures." The Magazine of Management. Information Processing and Work Environment. 612 Superior Ave., W. Cleveland, OH 44113.

Rodney, Lynn S. and Robert F. Toalson. Administration of Recreation, Parks and Leisure Services. New York: John Wiley and Sons, 1981.

ARTICLES IN CAMPING MAGAZINE:

Caden, Curtis. "Risk Management Insurance.: V50#6 (May, 1978) p.15
"Car Leasing Plan.: V49#1 (Sept.Oct. 1976) p.27

"Cost of Camping Survey." V53 #4 (March 1981)

Ellis, Jan. "Camping Outlook Good, Says I.U. Economists."
"The Cost of Camping." V48#4 (March 1976) p. 17
Doucette, Robert. "Tuition Rate Setting for Organized Camps: An Economic Analysis." V51#6 (May 1979)
Eustic, Dr. Warren. "Legal Access Helps Lessen Director's Worries." V49#2 (January 1977) p.10
Levine, Frank. "Reduce Camp Property Taxes." V51#4 (March 1979) p.10
Poulter, Glenn. "Starting A Camp." V50#4 (March 1978) p12
"Report Studies Economic Impact of Maine's Organized Camping." V49#3 (February 1977) p.7.
Rolfe, Stephanie. "Computers in Camp Management." V50#4. (March 1979) p.12
Washburn, Frank. "Sound Budgeting: Key to Successful Camp Operation." V52#4 (March 1980) p.9

ARTICLE(S) IN JOURNAL OF CHRISTIAN CAMPING:

Angelo, Dick. "Camps and Interns Helping Each Other." V10#6 (Nov./Dec.1978)
"Contacting Commercial Suppliers." V.11#2 (March/April 1979) p.35
"Discards and Computers." V12#3 (May/June 1980)
"Do I Need a Permit to Eat My Lunch." V10#1 (Jan./Feb. 1979) p4
Doddridge, Ben. "Adaption of Business Tools by Christian Camps." V9#3 (May/June 1977) p.13
Drucker, Peter, "How To Develop A Growth Strategy." V12#1 (Jan./Feb. 1980)
Frembling, Robert. "How Not Too Look a Gift Horse in the Mouth." V9#5 (Sept/Oct. 1977) p.14
Gluck, Harold. "When Are Deposits Not Deposits.: V12#5 (Sept./October 1980)
Haslam, Larry. "Balancing a 'No Gifts'Budget." V10#6 (Nov./Dec. 1978) p.10
"How To Purchase For Your Camp." V10#1 (Jan./Feb. 1979) p.38
"Is Social Security Best For Your Camp Employees." V10#1 (Jan./Feb. 1978)
Johnson, Sam. "Future Seems Bright For Camps.w v.12#1 (Feb. 1981)
June Stump. "When Do You Need a Consultant.: V13#1 (Jan. 1981)
Kraning, Bob. "Concerning Taxation In California." V12#1 (Jan./Feb. 1980)
Pearson, John. "Going Year Round-Some Things To Consider." V11#5 (Sept./Oct. 1979)
"Pricing Dilemna." V.10#1 (Jan./Feb. 1978)
Poddridge, Ben. 'Changing Society Needs New Horizons." V12#5 (Sept./Oct. 1980)
"Toward the Development of a Practical Approach For a Solution of the Pricing Dilemna." V10#1 (Jan./Feb. 1978)
"Should Camps Pay Property Tax." (May/June, 1979)
"What Suppliers and Purchasing Agents Say ABout Competitive Buying." V12#1 (Jan./Feb. 1980)
"Why Camps Add Parrallel Industries." V10#4 (July/Aug. 1978)

ACA Home Study Course Vita

VITA

Please complete the following information:

NAME _____ Phone _____

ADDRESS _____ Age _____

_____

I.

Education	Name of School	Location	Dates	Major
College(s)				
Other Education				

II.

Experience	Your Position/Responsibility	Location	Dates	Comments
A. In Organized Camping				
B. With Disabled Persons				

III.

Special Training	Dates	Location	Sponsor

IV. Why do you want to take this course? _____

_____

_____

_____

V. What is your present occupation and your long-range career goal? _____

_____

_____

_____

_____

Phase II: Plan of Study for ACA Home Study Course

On pages 17 and 18, you will find a list of recommended learning activities for this course. You are not limited to these activities in developing your proposed plan. However, you must select or propose at least one activity for each competency listed and describe how and when you will report it to the instructor on the Plan of Study form attached.

Your instructor will review your plan and make any changes or additions he/she deems necessary to approve it. Once your plan is approved by your instructor and returned to you, you have 12 months from the date the work plan was approved to complete all assignments and return them to your instructor. If you cannot complete the work by the end of the 12 months, you may request a 6-months extension from your instructor.

Your Plan of Study for Phase II should be submitted to your instructor with the items requested for Phase I.

ACA HOME STUDY

INDIVIDUALIZED PLAN OF WORK

NAME _____

COURSE BUSINESS MANAGEMENT

Below is a listing of the competencies required for this course. For each competency please identify what you would like to do to gain knowledge and demonstrate your understanding of this area. This should be returned for your Instructor's approval. Your instructor will make additional suggestions on your Plan of Study. You then have 12 months to complete all work. PLEASE BE SPECIFIC AS POSSIBLE IN COMPLETING YOUR PLAN.

COMPETENCY	STUDENT'S PROPOSED PLAN (To be completed by student)	INSTRUCTOR COMMENTS AND ADDITIONS (To be completed by Instructor)
Knowledge of: 1. Federal, State, Local Laws and ACA Standards related to camp business management		
2. Business Management system including fiscal operations.		
3. Office Management, record keeping, and reporting procedures.		
4. Various types of insturance coverage available to camps and professional resources.		
Ability to: 1. Identify various patterns of ownership and financial arrangements.		

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COMPETENCY	STUDENT'S PROPOSED PLAN (To be completed by student)	INSTRUCTOR COMMENTS AND ADDITIONS (To be completed by Instructor)
2. Establish a system for the camp's business operation		

FOR STUDENT INFORMATION ON PLAN OF WORK FOR BUSINESS MANAGEMENT MANAGERIAL

The following is a list of suggested learning activities for the Business Management Mangerial.

You are not limited to these activities in developing your proposed plan. However, you must propose at least one activity for each competency listed, and describe how you will report it to the Instructor.

1. Knowledge of Federal, State, Local Laws, and ACA Standards Related to Camp Business Management.

   a. Prepare a list of all laws and standards which effect the camp business operation.

   b. Visit representative(s) of the various state/federal/county agencies which enforce laws and regulations required, when operating a camp. Develop a list of those which must be handled periodically (yearly, monthly and those which must be handled on a regular basis).

2. Knowledge of Business Management Systems Including Fiscal Operations.

   a. Prepare a chart of your camp's business management systems (purchasing, budgeting, personnel, record keeping etc.), who is responsible, frequency or date to be prepared, key procedures involved.

   b. Read Braumback's How to Operate a Small Business, or another book on business management. Summarize the principles of office management you learned which you feel would be helpful to your camp's business operations.

3. Knowledge of Office Management, Record Keeping, and Reporting Procedures.

   a. Visit a camp business manager/director and discuss their business management system and office management practices.

   b. Attend a demonstration of a minicomputer and evaluate the applicability of a new system (such as a computer) to facilitate your camps' office management and record keeping.

4. Knowledge of Various Types of Insurance Coverage Available to Camp And Professional Resources.

   a. Contact an experienced insurance broker who handles camp insurance and determine various types of insurance coverage available for a camp-risk management plan.

   b. Visit two other camps and determine what types of insurance coverage and limits their camps carry.

5. Ability to Identify Various Patterns of Ownership and Financial Arrangements

   a. Call your camp attorney and find out what options an agency or privately owned camp can select in terms of ownership (incorporating, nonprofit, etc.), and financing.

   b. Visit a private and an an Agency Camp Director. Discuss their pattern of camp ownership, its strengths and weaknessess.

6. Ability to Establish a System for the Camp's Business Operation.

   a. Study the camp business operation of two camp operations Evaluate their business systems consistency and support for their camp philosophy, goals, and objectives.

   b. Summarize, analyze, and discuss the relationship of your camp's business management system to the total camp operation.

Phase III. Learning Assignments

A brief introduction/discussion has been written for you to read along with each area you will study.

This information is to be used as "food" for thought as a starting point for information. It is not the extent of the information you need to know from each area of study.

Also contained in this section are copies of the ACA Home Study Learning Activity Report. Please attach a copy of this form to the front of each assignment as listed on the Plan of Study approved by your instructor. You may send in more than one assignment at a time.

Should you have problems with an assignment, your instructor is only a phone call away. The instructor's name is listed on your letter of acceptance.

You have one year from the date your plan of work was approved by your instructor to complete all work unless he/she has granted you an extension.

Good luck!

BUSINESS MANAGERIAL

/Lesson One/

Competency Area(s): Knowledge of business management systems, including fiscal operations.

Ability to establish a system for the camp's business operation.

Suggested Readings: Camps: Their Planning and Management, p. 16-60, 257-277
Marketing Management for Social Service Agencies
Camp Administration, p. 28-48
"Computers in Camp Management", Camping Magazine, March, 1979 (Appendix)

Objectives:

1) The student will analyze him/herself in terms of the kind of administrator that he/she is and will be able to assess the management skills which are needed to improve upon the administration skills.

2) The student will list the five basic administrative processes and explain how each is important to the camp operation.

3) The student will diagram the ideal organizational structure for a camp which he/she is familiar.

4) The student will describe the management system used in his/her camp.

Discussion:

To reach the goals and objectives of any camp, it is necessary to have a management system which makes the best use of the resources which are available for the camp. The role of the manager is to meet the goals of the organization. To do this, the manager must use the resources and tools which are available.

To be an effective manager and to create a real management system within a camp, the manager must possess a number of conceptual, human, and technical skills. As a camp manager, an individual must become aware of the kinds of skills needed and seek to find how to better reach the organization's goals. Taking this course is an excellent way to begin

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to do just that.

No matter which particular system one uses to manage the camp (MBO, PERT, PPBS or whatever), there are several specific administrative processes which must be addressed. The first process involves planning or looking ahead and developing a carefully organized course of action. This doesn't just mean responding to problems when they occur but anticipating them and trying to identify and plan for possible situations. The camp director is ultimately responsible for what happens at camp, but it is always a good idea to involve the staff as much as possible in planning for the camp session.

Organizing is a second administrative process. It consists of dividing and grouping the work that should be done and defining the established relationships between individuals who do this work. An important part in the organizing process is delegating. Obviously the camp director can't be everywhere all the time, so he/she must know how to delegate and supervise others in performing many of the tasks.

Closely related to the process of organizing is that of coordination. Coordination within the camp means unifying and integrating the numerous parts of the camp into a smooth working order. The larger and more complex the camp, the greater the need for good coordination between units, specialties, and staff positions. The coordination process can be strengthened by instituting effective communication means, using organizational charts, and regular supervision.

The fourth process is the process of initiating action and is referred to as directing. This is the act of translating the plans into ACTION. There are many ways which this can be approached, but the key element is leadership which is needed to reach the camp's goals.

The last process most commonly done in any management system is evaluation. This may be one of the most important processes, yet research shows us that it is the least often done. Many methods for evaluation exist and it is essential that a camp set up some kind of plan for evaluation of its program as well as its staff.

Every camp has as part of its management system some kind of organizational structure. Some of these are highly informal and others are very formal. A system of organization shows the relationship of people to each other and indicates the functions and duties of the individuals. A diagram for the camp organizational system is often very helpful in depicting the relationships which exist.

The development of a management system and the implementation of such a system into a camp may be an evolving process. New systems are continually tried by creative managers. In addition, new technologies, such as computers, are becoming helpful in the process of updating management systems. Many good books exist on the various kinds of management systems and each camp must determine what is best for that particular camp.

Activities:

a. Prepare a chart of your camp's business management systems (purchasing, budgeting, personnel, record keeping, etc). Who is responsible, frequency or date to be prepared, and what key procedures are involved?

b. Read Brauback's How to Operate a Small Business, or another book on business management. Summarize the principles of office management you learned which you feel would be helpful to your camp's business operations.

c) Study the camp business operation of two camp operations. Evaluate their business systems consistency and support for the camp philosophy, goals, and objectives.

d. Summarize, analyze, and discuss the relationship of your camp's business management system to the total camp operation.

Review:

Can you 1) Describe what is meant by technical, conceptual, and human skills?

2) Give an example of how you use the five administrative processes in your camp?

3) Draw your camp's organizational structure.

4) Explain the philosophy behind the management system used at your camp?

5) Describe five ways which could make your business operation more efficient?

BUSINESS MANAGERIAL

/Lesson Two/

Competency Area: Knowledge of office management, record keeping, and reporting procedures.

Suggested Readings: Administration of Recreation, Parks, and Leisure Services
Camp Secretary
Camps: Their Planning and Management, p. 212-218
Camp Administration, 310-324
"Sound Budgeting: Key To Successful Camp Operation." Camping Magazine (March 1980) (Appendix)

Objectives:
1) The student will identify the kind of tasks which occur in a camp office setting.
2) The student will list the kinds of office equipment that are necessary for effective office operations.
3) The student will design appropriate office records which are needed in a camp operation.
4) The student will write appropriate job descriptions for office staff including the secretary, business manager, and the camp director.

Discussion:

Because very few camps possess all the resources which are needed to reach all the camp or agency goals, it is especially important that the available time and resources are managed wisely. An efficient office management system can reflect very well on the camp and the administrator. Besides that, it is just plain good business practice to conduct business in an orderly and efficient manner. This orderly and efficient practice includes defined office procedures, usable equipment, record keeping procedures, and methods for procuring reports and information easily.

Most camps have some kind of administrative center at camp. This center should serve as the place where a large number of the business functions are carried out including correspondence, preparing reports,

filing materials, ordering equipment and supplies, and maintaining countless records. The business office also may serve as the reception and communication center for the camp. Regardless of the size of the camp, all these kinds of activities are required.

Many camps will have a camp secretary and/or a business manager who take care of many of the administrative record keeping procedures. The business manager is generally responsible for the business aspects including food service, health center, and property management. The job can be very extensive. This job, however, may also be the camp director's or camp administrator's depending upon the staff used. The camp secretary is an essential job. He or she is usually responsible for such business operations as bookkeeping, maintaining files, clerical duties, receptionist, managing the telephone, and managing supplies.

The use of modern office equipment is an important consideration as a sound business investment. The size of the camp and the amount of work transacted may affect what is required for equipment. In addition to equipment, the camp administrator should also consider the physical environment of the camp and the use of space within the office which can lead to greater efficiency.

Every camp uses record and reports. They are used to provide data for appraisal and evaluation to show the scope of camp program service, to give statistical comparisons of service, and to provide the basic information needed to meet the goals and objectives of the camp. Records are of many types and kinds, but can generally classified into six categories: Administrative, program, personnel, property, financial, and miscellaneous. Examples of these include buying guides, health reports, present and past camp activity schedules, personnel records of staff,

accident and first aid treatment reports, lis's of camp properties, budget data, purchase orders, and many more items such as these. Each operation of the camp requires certain records. The ACA standards outline additional items which should be considered in setting up the office management system.

Activities:

a. Visit a camp business manager/director and discuss their business management system and office management practices.

b. Attend a demonstration of a minicomputer and evaluate the applicability of a new system (such as a computer) to facilitate your camp's office management and record keeping.

Review:

1. If you were planning the orientation for your camp secretary, what are the key things which you would definitely want to cover?

2. Your camp has suggested that you may be able to buy a minicomputer for use at camp. What are some of the ways which this could be used?

3. Develop a filing system procedure for your camp and justify why you have arranged it as you have.

BUSINESS MANAGERIAL

/Lesson Three/

Competency Area: Ability to identify various patterns of ownership and financial arrangements.

Suggested Readings: Productive Management of Leisure Service Organizations
Camp Administration, p. 258-278
Camps: Their Planning and Management, p. 219-233

"Tuition Rate Setting for Organized Camps", Camping Magazine, May, 1979 (Appendix)

Objectives:

1) The student will list the variety of sources from which income comes.

2) The student will describe the kinds of items which fall under the headings of capital income and current or operating income.

3) The student will explain the value to the camp of budgeting.

4) The student will complete a hypothetical budget using the prescribed steps.

5) The student will set up an accounting system for a budget which has been completed.

Discussion:

In today's day of accountability, inflation, and concerns about economic issues, it becomes extremely important that camp administrators be concerned with sound fiscal management and various forms of financial arrangements.

Financing a camp enterprise is concerned primarily with two elements: the securing of income and the expenditure of income. The receipt of income may be dependent on the kind of camp and the purpose of the operation. However, as time goes on, the "balancing of the budget" or profit motive is becoming more important for many camps which have often been highly subsidized in the past. Fiscal accountability is likely to become a

a greater issue in the future.

Camps generally receive most of their income from camper fees. Additional sources of income may come from agencies, community chests, service clubs, foundations, governmental programs, rentals, and other sources. Every camp director should know where the money is coming from and how much is available for meeting expenses and/or making a profit. Getting the most for the money by eliminating waste and developing staff efficiency is important.

Camp expenditures generally fall into the areas of current or operating expenditures and capital improvements. Operating expenses are those day to day spending which are necessary to carry on programs; capital expenditures are meant for outlays of items that result in the acquisition or addition of fixed assets such as land, buildings, remodeling, equipment, etc. Capital expenditures may be financed by current income, loans, special fund drives, sale of stock, lease agreements, or foundations.

Budgeting is an essential activity for any camp. The camp budget is basically a plan which is based upon an analysis of the camp and its needs. The budget substitutes planning for mere chance in fiscal operations and acts as a fiscal control.

The budgeting process consists of three stages: preparation, authorization, and control. Some guidelines to consider in budget preparation include early preparation, realism and accuracy, equitable distribution, cooperative preparation, flexibility, and good supportive data. Most organizations have some kind of budgeting system established pertaining to line items or program budgeting. The process must be begin early since good budget preparation takes a great deal of time.

To ensure that camp administrators do not overspend in budget categories, some kind of careful accounting procedures must be established. The accounting system must classify all revenue on the income side of the budget and reflect any change that had not been anticipated when the budget was established. Regular balance sheets must be provided and control sheets should be kept for every budget account so the budget administrator knows exactly what budget balance remains. Another facet of good accounting is a regular audit. It serves to check on how well the administrator has managed the budget.

Budgeting and budget control may be one of the most important functions of the camp administrator if camps are to have the fiscal resources necessary to operate. Each camp will have a different process, but the value and outcomes are universal.

Activities:

a. Call your camp attorney and find out what options an agency or privately owned camp can select in terms of ownership (incorporating, nonprofit, etc., and financing).

b. Visit a private and an Agency Camp Director. Discuss their pattern of camp ownership, its strength and weaknesses.

c. Study your camp's budgets and expenditures over the past five years. What changes have occurred in fiscal management of your particular operation.

Review:

1. How might camps be financed?

2. What options are available in terms of ownership?

3. Where might money be procured for capital improvements?

4. What are the practical advantages of a budget?

5. What kinds of budgeting are there?

6. What are the most widely used accounting classifications for recreation type enterprises?

7. How does one go about collecting data for developing a budget?

BUSINESS MANAGERIAL

/Lesson Four/

Competency Area: Knowledge of various types of insurance coverage available to camps and ability to identify professional resources.

Suggested Readings: Camp Administration, p. 279-293
Camps: Their Planning and Management, p. 233-239

"Risk Management Insurance"
Camping Magazine (May 1978) (Appendix)

Objectives:
1) The student will differentiate between the major kinds of camp insurance: liability, property, medical, and workers compensation.

2) The student will identify the kinds of coverage needed in a camp.

3) The student will identify where more information about insurance can be found.

Discussion:

Because of the rise in kinds, number, and sizes of lawsuits involving camps, camp insurance premiums have risen to a high level in recent years. No camp can afford to be without adequate coverage, but the camp director must know what is considered "adequate" for the particular camp and its needs. In general there are two kinds of coverage: 1) coverage to protect in case of litigation against the camp and the staff, and 2) coverage to protect the physical property including the site, facilities, and equipment.

Comprehensive liability is widely accepted today as the most vital area of well-planned insurance programs. Liability insurance is designed to protect the camp and its staff from a charge of negligence. Many types of policies can be drawn. Regardless of the type, the person responsible for insurance coverage must be sure that all risks are covered. The most important include: products coverage, malpractice, independent contractor coverage, independent program services coverage, high-risk activities, and staff coverage.

Automobile insurance may or may not be written in connection with the comprehensive liability policy. This is a critical area in the camp's insurance coverage.

Camp property insurance includes fire, vandalism, snow damage, and the like. The most popular practice today is to carry "all risk" property protection. It covers any risk of direct physical loss.

Medical insurance is carried by almost all camps. Campers and staff alike should be covered in these policies. All policies include coverage for accident medical expenses, sickness medical expenses, accidental death benefits, and dismemberment benefits. Insurance is also available to cover high-risk activities within the camp program under a special rider.

Worker's compensation is a form of accident and sickness coverage for camp staff and could be included in medical insurance. However, the complexities of the Act require special consideration and the camp administrator must know the regulations of the state surrounding worker's compensation. Ignorance of the law is not valid if an employee is injured. Coverage as it pertains to volunteers, outside contractors, and "experience credits", should be determined by the laws of each state.

ACA Standards offer further guidelines regarding the kinds of insurance needed. The camp director must know where to obtain information about coverage benefits and must work with an efficient insurance agent who understands the need for coverage in the camp situation.

Activities:

a. Contact an experienced insurance broker who handles camp insurance and determine various types of insurance coverage available for a camp risk management plan.

b. Visit two other camps and determine what types of insurance coverage and limits their camps carry.

BUSINESS MANAGERIAL

/Lesson Five/

Competency Area(s): Knowledge of the federal, state, and local laws and ACA standards related to camp business management.

Ability to analyze implications for the camp business operation when serving the handicapped.

Suggested Readings: ACA Standards, A-5A & B-1-B-23
Basic Camp Management, p. 118-129
"Reduce Camp Property Taxes by Knowing State Laws"
Camping Magazine, March 1979 (Appendix)

Objectives:

1) The student will locate the state and local laws pertaining to management of the camp.

2) The student will interpret the ACA standards that apply specifically to business management.

3) The student will explain how sound business management enhances the services which can be provided to the handicapped.

Discussion:

Practices of business management including fiscal management and insurance requirements may vary from state to state. Certainly the kinds of taxes paid and the requirements for reporting may vary across states and even between the sponsorships of camps. Persons who have been camping for sometime are probably aware of many of these laws and regulations. In addition, legal counsel and insurance brokers can interpret to the camp director the direct implication of a state's special laws. State statutes and administrative laws are continually being added and changed. The wise camp director will be aware of the kinds of requirements which affect camp management from business management points of view.

The ACA Standards have a number of suggestions for the development of sound, common sense business practices. Not only should procedures be written down, but certain kinds of insurance coverage and risk management

plans are mandated. Anyone who has been an ACA visitor or who has had their camp visited will be aware of these. Others will need to make sure they understand how the Standards are interpreted.

Just as overall sound management practices contributes to the overall camp goals, so are handicapped individuals benefited by efficient management. The provision of services by using camp resources most effectively will result in a better camp experience for all and will help the staff's work to be done in a manner which will encourage the continuation of camp experiences which contribute to the growth of all campers.

Activities:

a. Prepare a list of all laws and standards which effect the camp business operation.

b. Visit representatives of the various state/federal/county agencies which enforce laws and regulations required when operating a camp. Develop a list of those which must be handled periodically (yearly, monthly) and those which must be handled on a regular basis.

Review: Are the following statements true or false. Consult your ACA Standards booklet for the answers:

_____1. Observable evidence of all insurance coverage is needed for the camp visit.

_____2. The two factors involved in a liability policy are bodily injury liability, and property damage liability.

_____3. It is a waste of time to have an inventory of non-expendable equipment.

_____4. All camps must have a budget.

_____5. Every camp should have a risk management plan.

_____6. It is not necessary to have health and accident coverage provided for each camper.

_____7. Vehicles which transport campers and staff require high limits of liability coverage.

_____8. It is not necessary to have legal counsel available.

ACA Home Study Learning Activity Report

This report cover sheet should be attached to the front of each individual assignment. (See the Plan of Work approved by your instructor.) Return this form to your assigned instructor.

NAME _____ COURSE _____

STREET _____ Plan of Work Assignment (List planned activity from Plan, or identify Competency Area number) _____

CITY _____

STATE, ZIP _____ _____

Date Submitted _____ Instructor's Name _____

INSTRUCTOR'S COMMENTS ON THIS ASSIGNMENT:

_____

_____

_____

_____

_____

Instructor's Signature _____ Date _____

STUDENT'S COMMENTS ON, OR QUESTIONS ABOUT THIS ASSIGNMENT: (Questions you may have as you submit this, or further questions you may wish to resubmit after receiving the instructor's comments.)

_____

_____

_____

_____

_____

_____

Phase IV: Evaluation

Once you have completed all assignments and your instructor has notified you of your satisfactory completion of all course work, please fill out the attached evaluation form on the course and instructor. This should be returned in the envelope provided to the National ACA Office.

The National ACA Office will then send you a certificate of course completion once they receive the instructor's report and your evaluation.

Congratulations -- you have finished the course!

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For Student to Complete - Return directly to ACA National Office

ACA Home Study Course and Instructor Evaluation Form

NAME _____ _____

ADDRESS _____

COURSE _____ INSTRUCTOR _____

Please help us improve the Home Study system by evaluating the following:

1. To what extent was the course action oriented? Could you apply what you have learned from this course?

2. How confident do you feel in your ability to implement the information presented in a camp setting?

3. To what extent were your own educational needs met by this course?

   Minimum Extent 1 2 3 4 5 6 7 8 9 10 Maximum Extent

4. Please rate the following items. Use the following scale of 1 = Poor and 10 = Excellent.

	Poor									Excellent
a. Appropriateness of format to course goals	1	2	3	4	5	6	7	8	9	10
b. Overall organization of the course	1	2	3	4	5	6	7	8	9	10
c. Length of course in terms of covering the subject	1	2	3	4	5	6	7	8	9	10
d. Clarity of instructions from ACA and your instructor	1	2	3	4	5	6	7	8	9	10
e. Plan of Work developed with instructor	1	2	3	4	5	6	7	8	9	10
f. Circuit time for information sent to your instructor (amount of time between when you sent in an assignment and its return to you)	1	2	3	4	5	6	7	8	9	10
g. Guidance provided by your instructor	1	2	3	4	5	6	7	8	9	10
h. Preparedness of your instructor	1	2	3	4	5	6	7	8	9	10
i. Ability of your instructor to clarify problems	1	2	3	4	5	6	7	8	9	10

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5. Did this course meet with your expectations? Why or why not?

6. What were the major strengths of this course?

7. What suggestions do you have for improving this course?

8. Were the readings appropriate and adequate for the course? If not, why?

9. Would you recommend your instructor conduct another home study course? Why or why not?

10. Did your instructor make sufficient comments on your assignments?

11. Based on your experience, would you recommend ACA Home Study to a friend?

12. Any other comments:

THANKS!

Computers in camp management

They use time efficiently for routine office details

by Stephanie Rolfe

A flurry of activity at Camp Thoreau early last April heralded the arrival of a new, in-house computer system. Four short trips up the stairs and Robert Wood, the assistant manager, had single-handedly transferred from his station wagon all the equipment that was to take the drudgery out of bookkeeping, mailing, records keeping, and other routine procedures done by management or staff. Installation went on behind closed doors. It was interrupted when Wood trekked back to his wagon carrying one major component. There was, it seemed, a breakdown.

"There it goes," observed a Thoreau staffer, "back to Wheeler Three." (Wheeler Three is the nearby psychiatric hospital.)

Today skepticism has vanished. The computer is a busy, productive, and highly respected member of the team. What does the bookkeeper think of her new function as "Data Processing Operator?" "It is fun," she says, moving on to fill in the four hours a day no longer devoted to accounts receivable. Rob Wood and his corporate colleagues know for sure that, within two years of installation, the computer system will bring a return on investment through savings on staff time for accounts receivable, with further gains in numerous other clerical functions.

Camp Thoreau is a small, private day camp in Concord, MA. It is affiliated with the Thoreau Indoor Tennis Club and with the Thoreau Swim and Tennis Club adjacent to the camp. All are owned, managed, and operated by the Pulis family. A central building serves as club house and office building for this trilateral, year-round operation. Permanent staff members handle corporate and fiscal administration, public relations, records and clerical duties, enrollments, and other "non program" camp business. These permanent employes divide their time between the three corporate entities. Because each business has a different peak season, there is plenty of work for everyone all year.

Established in 1951, Camp Thoreau now has an average capacity of 220 campers. They enroll for two, four, six or eight weeks during an eight-week season—from the end of June until mid-August. In 1978 about 400 children attended camp. In addition to the usual kinds of paperwork involved in this kind of camp, there is the time-consuming job of arranging transportation for those who elect to purchase "taxi service" through the camp office. Some families waiver and make frequent changes of plan; each change creates more paperwork and opportunity for error.

Of the features that relate particularly to the Thoreau administrative situation, three should be noted here. First, there is on the staff a permanent member with the capability to develop computer programs and to supervise their use and application. Robert Wood teaches mathematics and computer science in a junior high school. After school hours, and during weekends and vacations (including all summer) he works in various capacities for Thoreau. With a bachelor's degree in mathematics education from Northeastern University, he currently is working towards his master's degree in computer science at Boston University. Wood has experience in bookkeeping and accounting, and has held positions in camps ranging from counselor to program director.

A second point is that by the fall of 1977 the full-time bookkeeper was beginning to be overloaded with work, with at least six hours per day taken up with accounts receivable. On an annual basis, these entries average out at 80 percent for tennis and swimming, and 20 percent for camp, with uneven distribution according to season.

Finally, business both at the camp and at the club was increasing and promised to continue to do so.

But bookkeeping is only one part of the story. Many of the club and camp clerical tasks involve simple, time-consuming work that lends itself to a computer operation. Both organizations provide a service, and it is the nature of such enterprises to require volumes of publicity, documentation, follow-up, lists—jobs that are expensive in manpower.

The time, at Thoreau, was right for a change.

What is meant by a computer system? At Thoreau the system was envisaged in two parts: the programs (software) and the equipment (hardware). The software would be developed by the assistant manager—that is, he would design the programs that tell the equipment what to do.

The hardware would consist of four pieces of equipment:

1. A computer—the central processing unit
2. A disk storage unit—equipment to hold interchangeable disks on which information is stored
3. A video display terminal—typewriter keyboard by which operator "instructs" equipment, with TV-type screen to display information
4. A printer—prints rapidly, direct from computer, on paper, statements, labels

In considering the purchase of a computer system, Thoreau management used these criteria: 1) The system must be operator oriented; that is, it must be simple to use and to maintain; 2) It should use a common language, such as "Basic." Basic language usually is the one first taught to computer system students. A high school math student should be able to work with it without difficulty; and 3) The hardware cost and cash expenditure for software should be

recoverable, through manpower savings, within two years. For Thoreau this allowable cost amounted to about $8,000 for hardware and about $2,000 for software.

Todd Pulis, vice president and general manager of Thoreau, joined Rob Wood in a search for hardware. They visited computer shows and dealers and studied literature. Other computer owners gave advice. Computer companies demonstrated their products and systems—Wang, Data General, Digital, and IBM. Almost every system cost in excess of $15,000 for hardware alone. They were ruled out.

The system chosen is a relatively new one, put out by Alpha Micro System of Irvine, CA. That company makes the computer, while the other components are manufactured elsewhere.

The system has a 48 K memory—meaning that 48,000 characters can be stored. A Dual Floppy Disk System, by Icom, provides the magnetic media storage system. Everything that is to be stored permanently goes onto the disk that holds about 256,000 characters. It uses Basic language.

The cost for the hardware was about $8,000; delivery was in about four weeks.

The complete array of equipment takes up very little space. The printer console stands on the floor occupying about 2 x 2 feet of floor space, and is desk height. The other three items fit easily onto one small desk top. Operation of the video display unit is almost silent. The printer can be run with about the same noise as an electric typewriter. No special electrical wiring is required. Power consumption is no more than that required by several typewriters.

Schedule for Software Development and System Phase-in

1975/6

Seeds of the idea. Rob Wood purchases his own terminal, works off and on in spare time to develop basic accounts receivable package.

1977

June Wood hauls terminal to Thoreau, tries out programs using time-sharing computer. Gets program working in tandem with accounts receivable manual system.

Aug. Proving time for software. Programs run in parallel with manual system for entire month. Comparison of time taken to do manual posting and that of data entry into computer, to run analysis, to do statements. Conclusion: time savings great! Project other uses for computer—membership lists, mailing lists, documentation for camp. Green light given for this system.

Sept.-March (1978) Research into hardware systems. Concurrent with expansion of club house facilities and programs.

1978

March Placed order for Alpha Micro System. April delivery requested. Weekly chase on supplier.

April Delivery, installation. Adaptation of program to this equipment. Find that new equipment is smaller, but more powerful.

May Continue to develop program and system.

> The computer is a busy, productive, and highly respected member of the team.

June Key in and debug new system in tandem with manual system. Full month of programming and data entry. Comparison of two systems. More errors in manual. Creation of computer master account file—name, address, telephone number, and status for 800 club and 400 camp accounts.

July Bookkeeper has full month of data entry both on computer and manually. Major agreement on entries between systems. Where errors occur it is due to misallocation of entries, not system. New sales slip developed to minimize errors of allocation.

Aug. Analysis of three-month trial indicate okay to discard manual One-Write-Business-System for accounts receivable, and to discard Addressograph system for lists for camp and club. Once system running, bookkeeper finds her data entry time reduced daily from six hours to two hours. She is given other duties within the organization.

Fall '78 Computer in full operation. Keeps track of accounts receivable, membership lists, inquiry lists, prints statements and mailing labels.

Creation of master file for camp year, and one for camp inquiries. System permits cross referencing, updating, information transfer. Information can be printed out directly onto mailing labels.

All promotional material for winter tennis club mailed out from computer lists via computer labels. Preparation of camp promotional mailings similarly accomplished. Time saving is very substantial.

Once a computer joins the staff, more and more uses are found for it. Management is constantly evaluating what can and should be done by people and what by machine. Camp is a place for people. Many tasks, and all judgments, remain the responsibility of the staff. The individual and the personal approach, these are of primary concern at Camp Thoreau.

But in mechanical, routine matters where accuracy and efficient and economical use of time are paramount, then the computer comes into its own. Monthly billings, for example, are now reaching the post office by 5 p.m. on the first working day after the end of each month. In pre-computer days monthly statements for the Thoreau 1,200 accounts were not mailed out until about five days after the end of the month.

For the coming camp season all promotional materials will be addressed by the computer using camper lists and inquiry lists from previous seasons. Complete applications will be processed through the system to provide lists giving camper information, financial data, to enable the preparation of selective mailings to complete registration and enrollment, and preliminary assignment of campers to units. Transportation should become a painless administrative operation. The computer will keep track of those families who wish to use the taxi service and those who do not, and will present lists by town and camp period.

Inventories can be maintained through the computer. This is a particular boon to the pro shop staff at the tennis club. Staff payrolls can be put into the system.

At Thoreau the use of a computer system is new; it has really only just begun. It works; it saves money; and it will continue to grow.

There are a few points that either need emphasis or that may not have previously been mentioned. In brief, they are: Thoreau may be unusual in having an affiliation with another business that assures a year-round combined operation. It may also be exceptional in having the staff capability to develop and maintain its own software.

For economy in this size of operation, a computer should have year-round use. As a rule of thumb, where a camp/business employs a full-time, year-round bookkeeper whose time is hard pressed due to work load, then a computer system of the type described above may be a good investment.

The only aspect of the Thoreau accounting system that has been changed to a computer operation is the accounts receivable. Accounts payable transactions are too few to merit transfer. Payroll, during the summer when camp counselors are hired, may be changed over to a computer operation.

Over and above the savings in the accounts department, the time and effort needed to maintain lists, to prepare and send out mailings, to acquire data is so reduced through a computer program that it provides a most persuasive argument in favor of the system.

If a camp operation is too small to carry the cost of a computer system, thought could be given to sharing it with an outside business. For this to work at a second site some additional hardware would have to be installed at a cost of about $1,500, plus another $1,000 for a terminal. There will be a charge for the telephone line and service to connect the two sites. The printer at the camp could almost certainly be used for both operations without additional capital expenditure.

One final word of caution—small, "personal" computers of the kind now on the market at comparatively low cost cannot meet the needs of a camp or small business such as the one described here. It is unrealistic to expect to purchase a useful system without an expenditure of at least $10,000. In addition, considerable time and expertise must be spent in planning, analysis, research, and the kind of legwork that carries no price tag.

For Thoreau it has been well worth the effort. □

Stephanie Rolfe is Administrative Director at Camp Thoreau. Robert Wood provided the technical and chronological information relating to the installation of the system at Thoreau.

Sound budgeting: key to successful camp operation

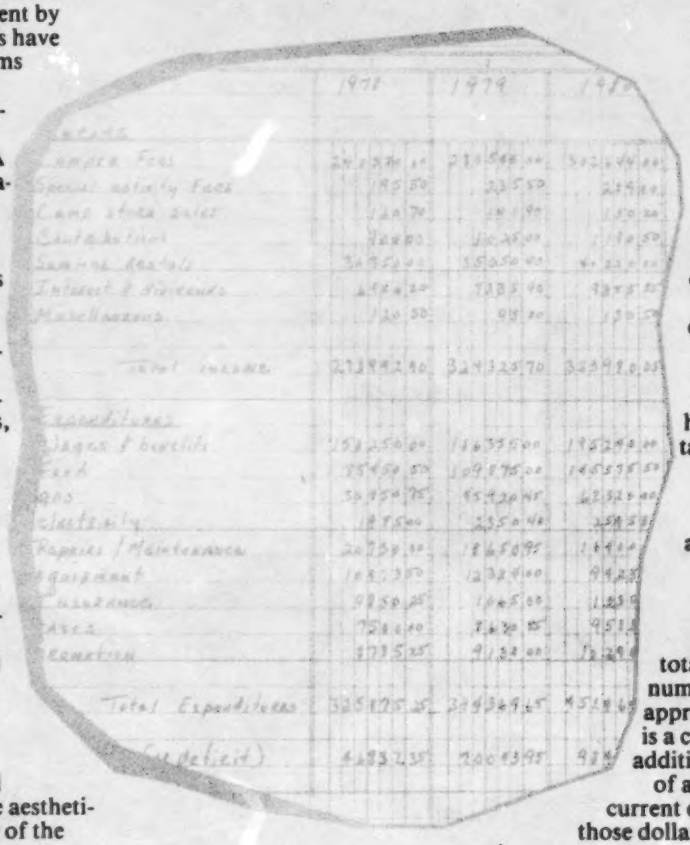
by Frank M. Washburn

The characteristics evident in successful or failing camp operations will eventually focus on the financial philosophy and attitudes of the director.

Successful financial management of the modern camp can be attributed more to the philosophy and attitude of the director than to all other factors.

An in-depth look at the characteristics of successful or failing operations will eventually focus on the human factor. In brief, the personal philosophy, attitude, and posture of the director as they relate to financial management is more important than any other aspect. This is evident by observing that camp directors have experienced financial problems in both good times and bad.

It is useful first to differentiate between a successful and failing camp situation: A successful camp will be operating at or near optimum capacity. It will not only have a balanced budget, but will be producing cash reserves equal to a reasonable and prudent depreciation schedule for both buildings and equipment. It will have minimal staff turnover, a high percentage of return by constituents, and an attractive, safe, and well-administered program of activities. Its land and natural resources will be maintained and preserved to maximize both its aesthetic appeal and to provide a highly useful and supportive environment for its program. It will comply with appropriate and prudent conservation practices. The buildings and equipment will be safe and attractive and maintained in such a way as to preserve and maximize their utility, and be aesthetically pleasing and supportive of the declared program emphasis.



Administrative practices will be in proper order and conducive to attracting and maintaining key staff, and will abide and implement the ethical practices as outlined in the ACA code. The financial management of the camp will reflect a conservative, but aggressive approach to maintaining financial stability, and will exemplify good relationships with business vendors serving the surrounding community.

It should be helpful here to analyze various circumstances which might apply to a camp, and look at possible solutions.

1 Suppose a camp meets the criteria of the successful profile described, with the exception of not utilizing the optimum capacity and subsequently is in a losing or break-even situation. In determining how to remedy the situation, take the optimum operating capacity and subtract the actual enrollment from that. Take that difference and multiply it by the camp fee. This gives the gross number of additional dollars that the camp would have if operating at total capacity. Take this gross number of dollars and subtract approximately 50 percent—this is a conservative estimate of the additional "out-of-pocket cost" of adding these campers to the current enrollment. The balance of those dollars represents what the camp

(continued next page)

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would have toward overhead, and could be applied directly to the current operating results. If this figure creates a "plus situation" in the current financial picture, then the problem is one of increasing enrollment within the operating capacity. If the figure is still minus, then there are several alternatives, including: raise camper fees which must be weighed against any potential loss of the present constituency in terms of what the "traffic will bear." The other alternative is a more expensive risk-taking position, like changing program emphasis and/or adding buildings and equipment to accommodate more campers.

Assuming there is a need to increase enrollment, re-examine all of the ways in which personal contact with potential new constituency is established. Basically, this means travel and the related time and expense required to present yourself and the camp to new constituency groups. Time and space do not permit detailing methodology, but emphasize and recommend consideration of this as the most effective means of accomplishing this goal.

2 Look now at a solution involving greater risk—that of expanding plant and program facilities to increase revenues. This requires a good track record on the part of the operation and/or support from private investors who have faith in the director and the camp, or from the public sector, such as banks, in securing the necessary financing. This requires a very careful and professional approach in the presentation of a financial projection of the expansion plan, which shows graphically and realistically the potential for a sufficient return to repay borrowed funds.

3 Extend the operating season. This can be accomplished in both the private and agency sector by expanding the number of weeks of camping within the current summer season—that is, make an eight-week season last ten or more weeks, depending upon the availability of a constituency group to generate additional income.

Many camps have successfully entered the field of outdoor education through contractual arrangements with school districts. Others have utilized their facilities by expanding their concept to a "camp-conference center type operation." This means winterizing the facility and utilizing it to serve youth and/or adults for other than traditional camping purposes.

4 Practice "cost-cutting" either in combination with the previous suggestions, or exclusively. There is no camp operation that cannot be strengthened by an in-depth review of the cost of goods and services. No matter how lean a camp operation might be, there are always ways that costs can be reduced in certain specific areas where the same service, support, and care can be maintained for fewer dollars. This is an area in which the attitude and posture of the director is the key to success.

First of all, eliminate all "sacred cows" and objectively and analytically look at all cost factors. It can start with some areas that are painful to consider. For example, in this era of high energy costs, take a hard look at all of the camp's vehicles. Are they the most economical for the purpose desired, or are they large, inefficient vehicles? Have energy consultants been utilized to examine the cost and efficiency of energy usage, including the construction of buildings and the financial advantages of re-design and/or renovation to incorporate more energy-efficient units? There is also the possibility of investing for the long-term financial benefit by utilizing and capturing energy; i.e., solar, wind, the fuel-efficient heat pump, and other available devices.

Energy is not the only high escalation cost factor in camping. Insurance costs have increased dramatically in recent years. Have insurance experts review the camp in terms of reducing costs. For example, installing a sprinkler system in the buildings may repay the initial capital investment in reduced premiums in as little as eight years. Liability insurance is geared to many of the high-risk features of camps, so it may be wise to analyze the particular program emphasis of the camp in relation to these costs to determine whether they should be continued.

Staff salaries usually represent the largest percentage of camp expense budgets. Make a careful analysis of whether the camp is getting the greatest return on investment in human resources related to the camp operation. As the director, start with yourself—if you cannot solve these financial problems, then the camp may not be getting a justifiable return for its investment in your services. A careful review and analysis of all staff positions related to dollars spent and the service rendered could be enlightening and helpful in reducing the cost of the operation. It also may tell you where you might increase costs with a subsequent direct impact upon greater income in excess of the expenditure. Many times, money must be spent in order to generate increased revenues, but this 'cliche' is sometimes a thin disguise for spreading the work effort with little or no increase in earnings.

There are many different methods of providing food service for camps. The two basic options are doing it yourself or contracting with an outside food service. If you are providing the food service, then there are additional choices to make as to what extent you "prepare from scratch," or use convenience and pre-prepared food products.

The next large area of the camp budget is related to communication—travel costs, telephone, printing, and postage. With the escalating cost of energy, it may be wise to increase the use of other means of communication. The telephone stands out as a prime example of reducing costs. You might explore a WATS line, but even without that the cost of long-distance calling is usually less than most hand-typed, first-class letters, and certainly much less expensive than ground transportation. Printing and postage costs continue to rise more rapidly than the CPI (consumer price index). These need to be reviewed and analyzed in terms of the end result received for the dollars expended. Bear in mind the image of your camp is projected by your printed material. It is much better to have one or two "quality" printed pieces than dozens of cheap, mass-produced poor image builders.

Certainly there are many other aspects of analyzing and reducing costs, but the major areas of expense have been identified. For those camps which fit the successful camp profile and at the end of the year are generating an operating surplus, their directors have achieved the ultimate objectives of their responsibilities as financial administrators of today's modern organized camp.

The overworked phrase, "We'll be measured by the bottom line" infers that the end result is all that counts. The prudent camp director must renew his sense of responsibility for conducting an organized camping program that contributes significantly to the development of human capabilities for both youth and adults.□

TUITION RATE SETTING FOR ORGANIZED CAMPS: An Economic Analysis

Robert E. Doucette and Frank M. Levine

Nobody quite knows what economists do. I suspect that many practitioners of the "dismal science" rather enjoy this aura of mystery, apparently believing that general inscrutability is a necessary—and probably a sufficient—condition of truly professional status. Several years of flirtation with forecasting economic trends, developing economic impact analyses, and discussing the ebb and flow of the latest fashions in taxation and other economic concerns of the commonweal have led me to one rather humbling conclusion: that economics is simply a **logical way of thinking** especially suited to dealing with hard choices about things commonly measured by money. Notwithstanding the truly awesome proportions of the econometric Frankensteins developed by generously endowed think tanks, economics does **not** offer definitive answers to many problems (even of purely economic nature), but only sets the stage for clear thinking by delineating the consequences of different courses of action.

To say this is not to denigrate the value of economic analysis either in general or as applied to any particular problem. Quite to the contrary, though clear thinking is seldom actually in style, it is almost always necessary for the successful management—and even the survival—of most organizations and enterprises. The management of organized camps is hardly exceptional in this respect. Although defensible statistics are lacking for the nation as a whole, it appears likely that the successful operation of many camps is currently being threatened on one side by the inflation of land values and the opportunity costs of withholding land from development, and on the other side by relentlessly rising operating costs, including taxes. Since it is unlikely that these pincers will loosen their grip in the near future, those persons interested in promoting the long-term economic viability of individual camps and the camping industry must seek to optimize operating efficiency.

The analysis which follows addresses four topics of general interest in this regard: 1) Measuring the Economic Value of a Camp; 2) Measuring the True Costs of Operation; 3) Measuring Camp Revenue; and 4) Setting Optimum Tuition Rates. The first three topics set the stage and establish the vocabulary for discussion of the fourth, which is the theme of this article. The analytical tools introduced here should facilitate decision-making with respect to expansion or contraction of camp operations and general long-range planning.

MEASURING THE ECONOMIC VALUE OF A CAMP

An "economic" analysis of any enterprise, whether or not operated for profit, provides perspective on the relationships between those factors which account for the **market value** of the assets held vis-a-vis their value as **income-producing** capital. The latter is measured by the **capitalized value** (defined below) of annual economic earnings and is simply the value of the enterprise as a business run for profit, while the former refers to the value of the assets of the business to a potential buyer (e.g., land developer) without the constraint that these assets be utilized in the operation of the business (e.g., an organized camp).

There are conceptually two components of the economic earnings of a camp: the excess of revenues over expenses and the incremental appreciation of real estate values. The first of these is a measure of the profitability of the camp to a private investor. If the camp is already organized as a sole proprietorship, partnership, or profit-making corporation, part of its economic earnings will be determined by what is left after all expenses have been met, including depreciation of equipment and administrative salaries. Note that administrative salaries are an expense to the camp, not profit. The camp realizes profit only when the administrator has been paid a salary commensurate with what that skill level would command in the job market outside of camping. When administrative services are thus valued, "profits" may well prove to be negative.

In determining the potential profitability of a nonprofit enterprise, it is necessary to adjust both revenue and expenses for any subsidies which the

institution has been receiving and which would not normally be available to a private investor. To establish the true economic earnings of a camp it is always necessary to measure both revenue and expenses at non-subsidized fair market value.

The second part of the economic earnings of a camp consists of the appreciation of land values accruing to the camp owner whether or not the camp is actually in operation. To illustrate, assume that the camp real estate holdings—both land and buildings—could have been sold for $250,000 at the beginning of a given fiscal year, and for $275,000 at the end of that fiscal year. This represents a 10 percent incremental appreciation in real estate value to the amount of $25,000 over the course of the year.

If it is also assumed that (after-tax) profits, measured in accordance with fair market valuation (no subsidies) of all revenue and expenses, if $10,000 for the same year, total economic earnings for that year are calculated to be:

$10,000	monetary earnings
$25,000	real estate appreciation
$35,000	TOTAL ECONOMIC EARNINGS

Knowing this, the business value of the camp may be readily established as the capitalized value of the total economic earnings: the amount of money which, if invested at proportional risk, would provide an annual income yield equal to the total economic earnings. If, for example, the proportional risk interest rate is assumed to be 12 percent, the appropriate capitalized value of the $35,000 annual earnings is given by: $35,000/.12 = $291,667.

Whenever the market value of the camp and all of its assets is greater than the capitalized business value of the enterprise, the camp owner is under economic pressure to sell. As land values rise, the market value of camp real estate rises so that the so-called "opportunity cost" of holding onto the camp (i.e., the money being given up by not selling) appears to be great, and may in fact be great. At the same time, property taxes tend to increase in response to rising land values and recent uniform assessment practices. This tax increase, as well as inflation-spurred increases in other operating costs, reduce profit margins so that the capitalized value of economic earnings decreases. Sooner or later, given the continuation of these trends, market value will exceed the capitalized value of the business. When the gap becomes large enough, the pressure on the owner to sell may become irresistable.

To return to the example considered previously, suppose that the camp as a business lost money. If revenues were just sufficient to meet expenses except that the administrator donated about $5,000 worth of his time each year, the theoretical annual loss would be $5,000. Deducting this $5,000 loss from the $25,000 real estate appreciation, total economic earnings are calculated to be only:

	$25,000	real estate appreciation
less	$ 5,000	business loss
	$20,000	TOTAL ECONOMIC EARNINGS

If this $20,000 is capitalized at the same 12 percent, the investment value of the camp, i.e., capitalized earnings, is: $20,000/.12 = $166,667. Recall that the market value of the camp was assumed to be $250,000 at the beginning of the year. Had it been possible to anticipate the capitalized value of the total economic earnings for the year at the beginning of the camping season, camp operations may have been suspended and the camp sold.

There are two complicating factors which cloud this analysis. The first is the existence of noneconomic motives on the part of the camp owners, whether the camp is a private profit-making enterprise or a nonprofit agency camp. In both cases, the "psychic income" to be derived from worthwhile service to young people may outweigh considerations of opportunity costs. When this occurs, the decision to continue operating as a camp, simply hold the assets without running a camp, or sell to the highest bidder is usually dictated by the need to maintain a reasonable cash flow to meet operating costs.

The second complicating factor is the owner's need for income above and beyond normal compensation for operating a camp. There are times when an owner may no longer be able to forgo taking a profit on his land appreciation. So unless the camp operation is extraordinarily successful, he finds himself unable to afford a continued investment in rising land values regardless of how good the investment may be in the long run.

The analysis to follow treats only the relationship between camp revenue and camp expenses with implications for appropriate rate setting strategy. The owner's need for revenue in excess of fair compensation for administrative services and reasonable profit is not considered.

MEASURING THE TRUE COSTS OF OPERATION

The optimum tuition rate is partially a function of the camp's cost structure. There are three types of costs or expenses to be considered: first, those **fixed holding costs** of the camp and its assets which must be met even if the camp never opens; second, the (relatively) **fixed operating costs** of going into business which do not greatly vary with the number of campers; and third, the **variable operating costs** which are roughly proportional to the number of campers.

Fixed holding costs include: 1) property taxes; 2) depreciation of assets, especially equipment, through the mere passing of time; 3) maintenance and repair expenses for buildings and equipment; 4) foregone interest earnings—less income tax liability—on the money invested in the land, buildings, and equipment; and 5) interest payments for mortgages and other loans. The total amount of these five fixed holding costs should be reduced by the value of real estate appreciation due to inflation. Because of the rapid increase in the market value of prime shorefront and other woodland property, fixed holding costs may be low—or even negative. That is, even if the camp were to remain closed for the season and the fixed holding

costs paid out of the "owner's pocket" as opposed to camp revenues, the owner could conceivably improve his economic condition by simply holding his assets.

Fixed operating costs, as opposed to fixed holding costs, are incurred only when the camp actually opens for business and runs programs. Some of these costs are "fixed" in that their amount is relatively independent of the number of campers served. Typically, fixed operating costs actually do respond—albeit sluggishly and in steps—to increasing numbers of campers. For purposes of this discussion, however, such costs as some insurance, most administrative and office costs, advertising and promotion, and physical plant costs arising from current use can be treated as constant over any given camp's relevant range of number of campers.

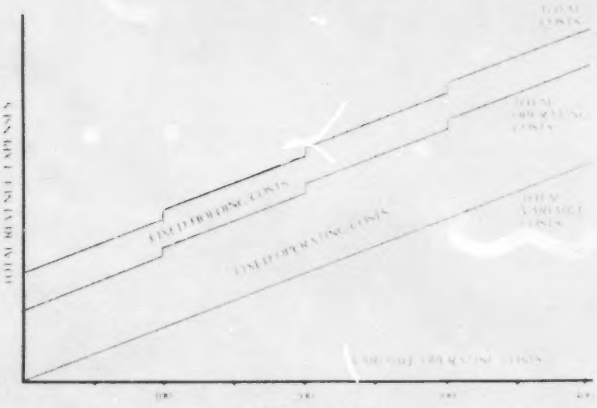
Variable costs of operating a camp are those costs or expenses which increase more or less in proportion to the number of campers served. Included here are: 1) the cost of food, food services, and related kitchen expenses; 2) the purchase, repair, and maintenance of recreational and instructional equipment and supplies; and 3) the wages, salaries, and related expenses of counselors, instructors, and other direct service personnel.

Although fixed operating costs tend to be variable over a broad range of number of campers, and variable operating costs may be stable over a narrow range of number of campers, this somewhat arbitrary dichotomy is useful in representing the cost profile of a camp.

Figure 1, "Prototype of Cost Profile," shows the relationship of costs or expenses (measured on the vertical axis) to number of campers served (measured on the horizontal axis).

Variable operating costs are depicted as rising in direct and continuous proportion to the number of campers served. Fixed operating costs are shown as holding steady over a range of 100 campers, and then rising a notch. The amount of fixed holding costs never changes.

Figure 1
PROTOTYPE OF COST PROFILE



It is important to appreciate, however, that Figure 1 is a simplistic representation of what a real cost profile of a camp would look like if it were constructed to correspond to the actual situation. Almost certainly, variable operating costs would rise progressively less rapidly as the number of campers increased. This is because so-called "economies of scale" would come into play in the form of volume discounts for food and supplies and other operating efficiencies. Also, fixed operating costs would respond to increasing numbers of campers in a thoroughly irregular pattern, rather than in the neat steps shown in the diagram.

As a preliminary step to effective tuition rate setting, a camp should prepare a realistic diagram, or graph, of its cost profile over the relevant range of the number of campers. The relevant range is limited by the physical capacity of the camp as a maximum and by common sense as a minimum. Based upon past records of operation, and allowing for inflation in the future, a useful cost profile for next season's operations can be constructed by analyzing all costs which must be met out of tuition revenues. Subsidized costs and expenses need not be taken into account because the purpose of the exercise is to establish the relationship between tuition and tuition-funded costs and expenses.

MEASURING CAMP REVENUE

The next step in tuition rate setting is to establish the "demand curve" for the camp's services. The analysis of demand proceeds from the assumption that there is a quantifiable relationship between the number of campers who will come to the camp and the amount of tuition charged. To elaborate upon the obvious, it is conceivable that tuition rates could be increased to the point where literally no campers would attend. At the other extreme, charging no tuition, or only a token amount, would result in the camp's being readily filled. Carrying this logic a step further, it is reasonable to believe that slight increases or decreases in tuition would have marginal impacts upon the likely number of campers. For example, a 25 percent decrease in tuition would probably increase the number of applications over what that number would have been with no change in the tuition rate—all other considerations being equal. Similarly, a 25 percent increase would likely eliminate a number of potential applicants.

The specific steps in applying this reasoning to the determination of the camp's demand schedule are as follows:

1. Set the relevant range of the number of potential campers for next season, say from 50 to absolute bulging capacity.
2. In increments of 50 or less (whatever appears most reasonable or convenient), estimate the maximum tuition which could be charged and still be confident of being able to recruit the indicated number of campers.
3. Multiply the tuition rate times each indicated number of campers to obtain the revenue potential for each number.

For example, consider a hypothetical camp which typically enrolls 250 campers a season and charges $700

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per camper. Total revenue to the camp is computed simply: $700 x 250 = $175,000. If tuition were increased by $100 per camper, to a total of $800, the camp would probably lose some campers for next season—again all other considerations being equal. If the number of campers fell to 200, total tuition revenue would be: $800 x 200 = $160,000.

If the camp were willing to make do with only 150 campers, tuition might be effectively increased to $900. Similarly, a lowering of tuition rates might attract more campers.

Table 1, "Hypothetical Demand Schedule" lists: a series of possible tuition rates, the corresponding maximum number of campers who might reasonably be expected to attend camp at the indicated rate, and the total revenue for each rate, obtained by multiplying the rate times the number of campers.

Table 1
HYPOTHETICAL DEMAND SCHEDULE

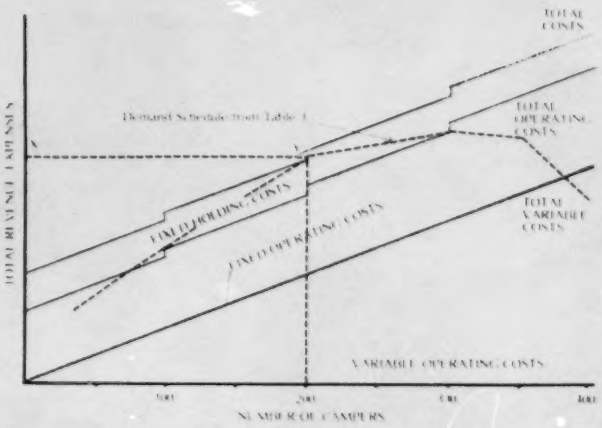
Tuition Rate	Maximum Number of Campers	Total Revenue
$1,100	50	$ 55,000
$1,000	100	$100,000
900	150	$135,000
800	200	$160,000
700	250	$175,000
600	300	$180,000
500	350	$175,000
300	400	$120,000

Note the trend of the total revenue figures: As tuition is decreased from a very high level, total revenue increases to a maximum ($180,000 total revenue at $600 tuition), and then falls off again as tuition is further decreased. Although the numbers presented in the table are probably unrealistic for the majority of camps (as any one set of numbers would be), the pattern is accurate. Total revenue will in fact be a maximum at some point along the range of possible tuition rates, i.e., total revenue will be less if the tuition is either raised or lowered. After going through this exercise for a real camp, the immediate temptation is simply to set tuition at the rate which maximizes revenue. This approach would probably be naive, however, because it fails to take into account the cost profile. As discussed in the following section, it is the relationship between the cost profile and the demand schedule which identifies the most efficient tuition rate.

SETTING OPTIMUM TUITION RATES

The key to the analysis of tuition rate setting is Figure 2, "Relationship Between Costs and Revenue." The cost profile has been duplicated from Figure 1. The curved dotted line is the graph of the Demand Schedule

Figure 2
RELATIONSHIP BETWEEN COSTS AND REVENUE



from Table 1. The optimum operating size is indicated by the intersection of the Demand Schedule with the line labeled "Total Costs" at point "Y." The "coordinates" of point "Y" are 200 (indicated by the vertical dashed line) and "X" (indicated by the horizontal dashed line). The optimum tuition rate is obtained simply by dividing "X" by 200, i.e., dividing total expected revenue by number of campers. In this case, as shown on Table 1, "X" is really $160,000 (the total revenue associated with 200 campers), so the appropriate tuition rate is: $160,000/200 = $800.

If the Demand Schedule always falls below the Total Costs line, then the optimum operating size is the point at which the demand schedule is closest to the Total Costs line. If, on the other hand, there is a range over which the Demand Schedule rises above the Total Costs line, the optimum operating size is that point within the indicated range where the distance between the Demand Schedule and the Total Costs line is greatest.

It is interesting that the optimum operating size will not necessarily produce the greatest amount of total revenue. More often, the optimum operating size will produce slightly less revenue but will be associated with significantly less cost.

These observations make no pretense to great profundity. As indicated at the beginning of this article, economics is in the final analysis only a rigorous application of common sense. What is indicated by the simplistic graph of Figure 2 is this: Total costs of operation tend to rise at a regular and predictable rate as the number of campers served increases. Associated with each potential number of campers is a revenue yield produced by charging the maximum amount allowed by the market. The optimum operating size, which logically sets the maximum tuition, is simply that size at which total revenue has the most favorable relation to total cost.

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Applying this analysis to a real situation requires a great deal of time and effort. The cost profile, which is only roughly approximated by Figure 1, will reflect a large measure of subjective judgment about inflation effects and costs for hypothetical operating levels during the coming season. Similarly, the demand schedule may be based upon nothing more substantial than a "feel" for the market. Ideally, of course, the demand schedule would reflect the results of an industry-wide market study. This constraint notwithstanding, the analysis outlined here forces the application of a **consistent pattern of reasoning to the rate setting decision**. As in so many other areas of economic activity, important managerial decisions must be rendered with only a modicum of hard facts seasoned by intuition. Yet the decisions must be made, and the elimination of even a small amount of uncertainty or inconsistency ought to be welcome.

The most serious obstacle to the effective analysis of rate setting is the subsidy. Many camp operations are heavily subsidized by sponsoring organizations or by owner/managers who are generally undercompensated (in financial terms) for their managerial services. The way to "handle" the subsidy question is to, however arbitrarily, define operating costs and expenses as those which must be met by tuition, excluding from the analysis those costs and expenses which are expected to be met by subsidy. When the subsidized costs are removed from consideration, the optimum tuition may well be different than that which would have to be charged if there were no subsidies. Also, the optimum tuition rate may depend not only upon the absolute amount of subsidy, but upon which costs—fixed or variable—are subsidized.

A final observation suggested by this analysis is that it is applicable to the camping industry as a whole. Industry-wide (national or state) cost profiles and demand schedules can theoretically be constructed to suggest optimum operating conditions in terms of tuition and volume. Under these optimum conditions, it would be relatively simple to deduce the most efficient relationship between variable costs and the two categories of fixed costs, i.e., the optimum respective proportions of total costs best allocated to variable operating, fixed operating, and fixed holding costs. Even more significantly, it would be just one more logical step in the analysis to identify and justify the most efficient type of subsidy in promoting either increased use of camp resources (measured by number of campers served) or most cost-effective operation.

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"Tuition Rate Setting for Organized Camps: An Economic Analysis" by Robert E. Doucette and Frank M. Levine, $.50 each.

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LESSON #4

Risk management insurance

by Curtis Caden

Risk management is dealing with potential and actual exposures to loss through an analysis and a follow-up program of prevention, assumption of loss, transfer of risk by contract, purchasing insurance, or setting up a program of self-insurance.

The introduction of a camp to risk management techniques should be a pleasant experience and not too great a deviation from existing safety programs and insurance buying techniques. Camp safety is foremost in the eyes of camp directors and owners. They want each child to have a good time and still not get hurt or sick. Each summer, camps distribute their handbooks to their staff and hold training sessions to set forward their guidelines.

Liability exposures are the greatest concern of risk managers. If liability protection is ignored then the entire camp operation may be wiped out. Even if a camp is incorporated where liability is limited to the assets of the corporation, the camp would probably fold if it should become necessary to satisfy a substantial judgement. High safety standards and proper supervision normally satisfy the legal requirements of protecting campers. This does not mean that no one will try to sue. Part of insurance premiums are used if legal defense is necessary and not exclusively to satisfy judgements.

Liability coverage is available under the Owners', Landlords', and Tenants' form of insurance or a comprehensive form. Coverage of private profit-making camps would probably tend to be less because of the tax considerations for losses than a non-profit corporation. A basic policy may be for $100,000 bodily injury liability for each person and $300,000 each occurrence.

Adds to overall coverage

The trend is towards higher coverage and towards the comprehensive form. This then adds both height and breadth to the overall coverage which may have additional insurance with umbrella liability insurance. How much liability insurance depends in part on the dollar judgements rendered in each state. Separate liability coverages are also available for property damage, products, malpractice, and vehicles.

> A preventive program followed by insurance is the best defense against liability

A camp's fire coverage may be just as important as its liability coverage. Camp buildings are generally close together and not constructed with fireproof materials. Camps are often quite a distance from the local fire department and some do not have a resident caretaker. The cost of replacement is not always properly assessed for adequate fire insurance coverage. Many camps are written on a coinsurance basis. The insurer covers a certain percentage of a particular value and the camp takes the rest of the loss either from a self-insurance fund where money has been set aside for this purpose or from their immediate revenues.

Types of coverage

Camps can normally, for a price, obtain insurance coverage. Coverage can be described as either essential coverage, desirable coverage, or as available coverage. These can be important when buying insurance. In the camp survey, it appears that a camp is more likely to review the amounts of coverage than to seek competitive bids on insurance although the camp will negotiate the premium cost for the amount of coverage.

Many camps ask the parents of the camper to sign a hold-harmless agreement or a blanket waiver of liability for any and all acts that may occur while the camper is involved in the camp program. While this sets forth a certain understanding between the parents and the camp it would probably be best not to rely upon this as a legal defense. A prevention program followed by insurance is the best defense against liability.

Specific releases are also used to permit the camper to appear in camp promotional pictures, cover points of late arrival, early departure, withdrawals and dismissals. Some camps do not give tuition refunds under certain circumstances. A release may also allow the camp the right to send a camper home because his influence is considered harmful, undesirable, or immoral. An attorney may help the camp word its release to conform to the law.

Insurance is available for summer camp tuition refunds. This coverage will cover refunds for individual withdrawal, epidemic withdrawal, late arrival, failure to open, flood withdrawal, and post-season quarantine.

Campers' medical reimbursement insurance covering bodily injury, death, sickness, and disease is available. This type of policy may serve a valuable public relations role as well as saving the camp the out-of-pocket medical expenses. Staff members do not have to be covered other than under workmen's compensation insurance depending on state laws. Since workmen's compensation covers only those injuries arising out of the course of employment while on duty, it is recommended that coverage be extended to eligible staff. Workmen's compensation laws do not cover non-occupational sicknesses, injuries occuring during off-duty hours, or when away from the premises on non-related personal activities. Each state is different on rates, requirements, extent of coverage, and settlement amounts.

Other available coverages extend to misappropriation of camp funds, tuition fees, tuition refunds, cargo insurance, outboard motor boat loss, theft, burglary, life, personal effects, volunteer worker, and extended coverage endorsements to the fire insurance policy for windstorms, snow collapse of roofs, vandalism and malicious mischief.

(continued on next page)

By prevention, inspection, and analysis operating risks are reduced and an experienced rating can be achieved with the insurer. One of the more noted methods of risk analysis is by Richard Prouty.

Weighing risks

Prouty's method analyzes each potential loss-cause combination. By determining whether the probability of loss is "almost nil," "slight," "moderate," or "definite" one gains an idea of loss expectations. By determining the severity of the loss it is possible to weigh each loss or combination of losses.

Prouty suggests that they be measured by the maximum possible loss (the biggest loss that could possibly occur), the maximum probable loss (those losses that are most certain to happen), and the annual expected loss (the weighted averages of all the losses in the long run). Formalizing one's analysis of the probability can guide one in protecting the property and reputation of the camp.

Consultation with "experts" may be helpful to let you know where you stand and how you can do things better.

Maintaining contact with interested professionals can improve the quality of the camps and in time of need they are more willing to help you out. Some of the available consultants are accountants, lawyers and insurance brokers.

Creating a safe environment may be easier to say and plan than to actually do. It is costly to renovate especially when funds are needed for maintenance and expansion programs. Some camps establish an operations, site and development committee to make recommendations that can be carried out in both the short and long run.

Having a preventative maintenance policy and making an effort each year to upgrade the property will improve the safety of the camp as well as the appearance. Often remodeling existing structures is money better spent than on new structures. Most of all, it is the frequent inspections that enable you to get to a problem before a camper gets into one.

Personnel policies

Laws require that employees not be discriminated against on certain prohibited bases. Certainly this points to a trend in hiring camp staff according to qualifications. Safety is as much a state of thought as it is the environment. Something like 80 percent of all accidents are really caused by the human element. Each camp may want to consider some of the following for inclusion in their personnel policies:

Minimum age level of a counselor will be 18 years of age. There will be one staff member for each three campers. Swimming area staff will be under the direction of a swimming director. Swimming instructors must be certified by the American Red Cross. Riflery and archery activity staff shall have proper certification and demonstrate the necessary knowledge and skill for the safety of those campers in the activity.

Staff will not be asked to double up on assignments for which they lack necessary expertise. Staff will be hired primarily on the basis of character and job ability. Staffing of the infirmary shall be by a nurse or in their absence by one holding first aid certification. Maintenance crews shall be instructed in all fire procedures including fire prevention and fire fighting techniques appropriate to the camp. Staff members will be evaluated on a regular basis.

Each staff member will be responsible for the policing of activity areas for broken glass, debris, and any unused or discarded equipment.

> Supervision of campers is a guiding process, not a domineering one

Camper supervision

The employees are technically responsible but the legal responsibility is upon the employer. The posting of rules relevant to each activity is important but they must be explained, understood, and enforced. For the safety and harmony of the activity, specific rules are often printed up for the more organized sports, archery, wood shop, as well as swimming and boating.

Approximately half of the accidents occur during supervised periods of the day. Giving proper instructions to the campers allows them to participate more fully in the event. Many children need extra help to learn to live in the open. If the camper has the proper attitude and learns to respect and obey the advise and the instruction of the counselor then they will not go wrong at camp.

The supervisor of each counselor or the director needs to insure that the instructor is qualified, enforces the rules, maintains the activity area, and keeps the campers under control. This does not mean that creativity must be stifled, only that certain guidelines and safety measures must be enforced. If a child wants to try something new, let them try and if they fail then they will learn from their mistake. They may discover something really innovative. Supervision of campers is a guiding process, not a domineering one.

Beyond the scope of individual activities it is important that a well-rehearsed and carefully thought out emergency plan be established. The local fire department may suggest how a fire drill should be run on your particular site or you may already have one worked out. The swimming area director may have a plan for locating a missing swimmer or this may already be a standard operation. Good ideas and plans should be written into policy for others to study and improve upon.

Risk analysis

Risk identification is the process by which a camp systematically and continuously identifies property, liability, and personal loss exposures as soon as or before they emerge. Some methods of risk identification are: use of a checklist, statistical records of losses or near losses that may be repeated in the future, reliance on insurance agents or brokers, flow charting a particular process, observation directly and talking to personnel, analyzing the interactions with different activity or program areas, and study of one's financial statements or book of account.

Check lists are used primarily by large industrial concerns but can be applied to camps. The check list is a risk analysis questionnaire which creates a listing of potential losses. This list may also be used by individual insurers for the purpose of underwriting.

Analyzing the contents of the camp from inventory and balance sheets can indicate potential losses both as to the area and the extent. It can be misleading, however, on depreciable items since these would have to be looked at under a replacement cost basis. Since accounting for income tax purposes varies depending on whether an organization is a profit or non-profit type, the concept of loss will vary. The impact of losses on the organization and the amount of deductables that would be most suited are based on tax type, available funds, and basis of accounting costs.

Interactions are analyzed by on-site inspection of both the facilities and

operations. Feedback from department heads is valuable in arresting potential losses. In the kitchen, one would inspect for cleanness, food covers in place, perishable foods refrigerated between 38° and 45°F, cooked food never left unrefrigerated for more than three hours, all cooking, serving, and eating dishes are clean and rinsed of soap, garbage properly containerized and disposed, and insuring the quality of all food shipments. Product liability insurance is often carried for claims from food poisoning.

Flow charting may be used to sh the steps in an operation. The food comes from the warehouse to the camp kitchen where it is stored, prepared, and served. This process may point out certain loss potentials such as a lost or damaged shipment, spoiled or burned food, and sickness or food poisoning.

Camps often keep records of accidents which contain information about age, time of day, quality of supervision, type of accident (i.e. camper to camper collision), seriousness of accident, and necessary remedy taken. Future accidents perhaps can be avoided by studying these records and using them in site development planning.

Training personnel

Risk management in each activity is difficult to cover because of the different and varied activities of each camp. Even if the director does an excellent job of managing the camp's risks it will be up to the staff to keep this good work all summer. The camp surveyed felt that their best way of setting forth risk management policies was through pre-camp training and the use of staff manuals or handbooks of some sort. Risk management involves creative thinking to consider all possible losses, regardless of how small.

This process is stimulated by illustrative analysis of an activity area, of activity area checklists, of consultation of the counselors with their supervisor, or writing up a report on the risks of that activity. Each staff member has to know how to cope with these risks once they are uncovered.

Some methods are prevention, precaution, requesting safety devices, checking with the director to make sure insurance or other coverage is applicable, requesting needed maintenance, and where it appears that nothing can be done, make this known to the director of such a risk assumption.

Assumption of risk may not be such a bad thing where it is something like lost or broken arrows from the archery set. However, if risks are ignorantly assumed it can be costly. This could be the situation of having frozen food shipped to the camp by common carrier under the terms of f.o.b. point of shipment when it was believed to be f.o.b. point of destination, and so no insurance had been obtained for the shipment. Where risks are assumed, extra care must be exercised or the activity discontinued.

End result

This is what a risk management program may look like in outline form:

Loss-control measures—good housekeeping, preventative maintenance, emergency plans for fire, lost campers, missing swimmers, frequent inspection and policing of cabins and activity areas, training of personnel in safety practices, and encouraging feedback for loss control.

Retention—losses in excess of limits, excluded, or up to the deductible amounts on purchased insurance, earthquake losses, water damage losses, cost of replacing valuable papers other than merely copying them from a preserved source, theft of uninsured property, war losses, and flood losses.

Noninsurance transfers—all shipments received at camp under contract terms of liability and ownership beginning at point of destination.

Insurance—workers' compensation, comprehensive liability, fire and extended coverage, comprehensive automobile liability, life on all year round workers, accident and sickness, tuition refund, theft and burglary, and money and security.

Risk management is a more sophisticated way for camps to plan for their economic losses of all kinds. Preparing for losses involves doing the research to gather all the pertinent data. An analysis is done to conceptualize these risks using the method suggested by Richard Prouty or by some more sophisticated statistical method. Once the problem has been properly defined, a decision is made as to which tool or combination of the basic tools (avoidance, loss control, combination or separation, transfer, and retention) will handle the risks involved.

After piling up the alternatives, a selection is made. This method is then applied and monitored. A continual scanning of the camp environment for future trouble spots allows the necessary revisions to be made in a timely and effective manner. □

Reduce camp property taxes by knowing state laws

by Frank M. Levine

As a unique, land-intensive institution, the camping movement has a vital stake in the nationwide effort to relieve the growing burden of property taxation.

Clearly, there is a triple-barreled threat:

1. Inflated municipal budgets encourage assessors to add previously exempt real estate to the tax rolls and to pressure nonprofit organizations to pay "in lieu of real estate taxes."
2. The demand for leisure homes and activities turns even remote camp land into temptingly valuable development property.
3. State and local policy increasingly mandates land taxes at 100 percent of "market value" of even a camp's "open space"; which become the much higher price it might bring for subdivision development.

Concurrently, camp owner's operating costs have been sorely aggravated by inflation. Generating new revenue to offset land tax increases that exceed the rise in the cost of living can place an added strain on precariously high tuitions.

It is particularly onerous for most organized camps to pay towns ever greater real estate taxes for school, water, sewage, road, police, fire, health, and social services that they rarely receive.

The traditional, seasonal, low-density use of accessible camp land and shorefront has rapidly become expensive; making the property especially vulnerable to soaring values and assessments. Caught in this multiple crunch, camp owners are under increasing economic pressure to either relieve the tax burden, or succumb to the self-fulfilling prophecy of selling, often for subdivision development.

Recognizing the problem four years ago, Jean G. McMullan, owner of Alford Lake Camp in Union, ME, urged the Fund for Advancement of Camping (FAC) to take the lead in assisting camp administrators. In 1977, chairman of the FAC board, Kendall I. Lingle, obtained a grant from the Sterling Morton Charitable Trust to commission a model study and analysis. It was his vision to protect and preserve organized camp properties as a vital natural resource for an urbanized nation and its youth.

Working closely with FAC Executive Director John MacInnes, Lingle selected the proposal submitted by the Camping Resources Study Project in cooperation with the Allagash Environmental Institute, at the Center for Research and Advanced Study, University of Southern Maine in Portland. This proposal was a logical supplement to the demonstration research accomplished at the center in 1976 on "Children's Summer Camps—Their Economic Value to Maine."

The project directors determined that immediate tax relief might best be obtained by both the private and agency camp owner through knowledge of the many options available under current property tax statutes; particularly those statutes enacted to encourage the protection of undeveloped land.

The six-month study report, published by FAC in June 1978 as a *Land Tax Alternatives Manual for Owners of Organized Properties*, identified and addressed three major previously unmet needs:

1. To provide camp administrators with a useful, informative discussion of the principles and procedures by which land is valued and assessed, and economic decisions made regarding land tax options.
2. To provide a comprehensive survey of the alternatives presently available under a state's property tax statutes; and the procedures for, and implications of, obtaining differential assessment.
3. To begin to join forces with environmental agencies to seek specific protection of camping's hundreds of thousands of acres of open space.

This pilot project for the camping movement utilized extensive professional, economic and legal research and opinion. In addition, valuable consultations were contributed by Attorney Edward Lee Rogers, Natural Resources Council; Attorney John Paul Erler, Maine Camp Directors Association counsel; and key administrators from the Audubon Society, Maine Coast Heritage Trust and Association of Conservation Commissions, and the Nature Conservancy.

Accepting the fact that real estate assessment is primarily subject to state laws and municipal interpretations, the manual gives comprehensive model treatment to land tax alternatives in Maine. It also reports conferences with environmental agencies in that state, as a demonstration of the positive climate for potential cooperation and coordination with the camping movement in moving toward mutually beneficial protection of open space.

There is, however, specific nationwide relevance in the discussion and treatment given to federal law; the process of valuation, assessment, and abatement; principles for making economic decisions; a summary of all state differential tax statutes; and a resource directory of environmental organizations across the country.

These should greatly facilitate replication state by state to ultimately accumulate national data and assistance for the camping movement.

The full immediate benefit to camp owners of 150 pages of findings and references can only be realized through careful review of the entire manual. A copy can be obtained by forwarding $10 to FAC, 19 South LaSalle Street, Chicago, IL 60603.

The following abstracts from the major conclusions and recommendations in the manual suggest the scope of the study. However, as the manual emphasizes, the camp owner is urged to consult his own attorney before undertaking any procedure that will alter his tax status. Numerous personal, economic, functional, and even political long- and short-range goals should be explored with counsel and accountants before decisions are made.

Exemptions. The camp owner should consider the alternative of qualifying his land for exemption, either total or partial, from real estate taxation. For example, in Maine, a camp certified by the state Department of Education as a "literary and scientific educational

organization" will enjoy exemption from taxation on real property devoted to the purposes of the organization.

Those camps that are classified under the Internal Revenue Code as "501 (c) (3)," that are nonprofit corporations, and fulfill requirements as "charitable institutions" may also become exempt from taxes on property used solely for their charitable purposes.

While it is usually an expensive legal procedure to meet complicated qualifications for total exemption (such as transfer of all financial interests to a nonprofit corporation) with estate planning implications, sizable tax relief can be accomplished.

Reducing current valuation. A land owner may be able to reduce the tax burden on his property by convincing the local assessor (or through the town's political process) that "present use" is a better reflection of "just value" than "highest and best use" for development. This will usually involve demonstrating cost/benefit to the town, environmental considerations, absence of demand for municipal services, and other financial activity generated.

The camp owner may also request an abatement, or appeal an assessment, if there is proof of significant error or inequitable overvaluation. Here too, the positive economic impact of the camp, as well as the comparative economics of residential development versus open space conservation, may recommend abatement. Camp administrators definitely should investigate and substantiate the direct reduction in the market value of land as a result of state and local zoning and land-use regulations that may already preclude intensive development.

Classifying land for special tax treatment. Most states in the nation have enacted some form of differential (current-use) taxation laws either to encourage industries such as lumbering and farming, or to conserve open space.

In Maine, for example, there is a "Tree Growth Tax Law" which essentially provides a relatively uncomplicated, inexpensive, and flexible opportunity for owners of over 10 acres of forest land to pay tax on only "stumpage values" until such time as they convert the land to other use.

There is also a "Farm and Open Space Law" which is almost as inexpensive and flexible, but with more complicated qualifications, that provides immediate though less clearly defined tax relief, on farms and open space; with only back taxes payable when the owner decides to change the classification.

A permanent, legal classification of land may be obtained in an agreement with a governmental entity which places land under a "Conservation Restriction" (easement). Through an expensive, complicated procedure the land owner may commit open space to limited use in perpetuity; and through appraisals of value "before" and "after," establish stable land values, and take a "charitable deduction" for the difference.

In some states camp owners may negotiate with local officials, usually under state law, to arrange for a "Purchase of Development Rights." Under various formulas, the land owner essentially agrees not to develop all or part of the camp property, during which time the municipality agrees to tax it on the basis of its "current use."

Governmental and foundation acquisition. While selling undeveloped land may appear to be a radical solution to real estate tax problems, through various forms of acquisition and funding for same, camps may under appropriate circumstances divest themselves of part of their property while retaining its use for such as outdoor education. The entire camp may even be sold to a foundation that will agree to continue current operation.

Certainly, substantial estate planning and personal considerations are involved in a decision to give up actual ownership. However, such acquisition may be a major vehicle for eliminating taxes, raising capital, and perpetuating an organized camp.

Economic impact of tax alternatives. The manual provides a professional discussion and analysis of the economic principles to be considered in evaluating land tax alternatives. It identifies the relevance of "opportunity costs, variable and fixed operating costs, capitalized value," and provides a formula for estimating the relative economic impact of each of the land tax options referred to above. In addition, the manual details step-by-step procedures by which the land owner can implement the findings and recommendations.

Miscellaneous. A summary of the extent and nature of potential cooperation with Maine environmental agencies reports a substantially positive and supportive climate for subsequent efforts to align interests and objectives. Joint pursuit of the preservation of organized camping's constructive, recreational and educational, environmentally sound use of open space is definitely recommended.

A most instructive chapter makes specific and incisive suggestions for proposing and enacting a "model law," to ensure equitable and beneficial taxation of organized camp properties.

Given the design and completion of what is the costly model phase, state camping associations are encouraged to replicate the study; and the American Camping Association is urged to undertake a concerted effort to address the full scope of the problem.

Anticipating Proposition 13, FAC has once again made a major pragmatic contribution to a strengthened future for the camping movement. Similar treatment should certainly be given to the many other economic and demographic forces that confront camp administrators. However, obtaining and retaining the vital program element of appropriate recreational land is central to the formation of new enterprise and healthy prospects for thousands of traditional organized camps. □